

Complete if Known

Substitute for form 1449-PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 5

Application Number	10/037,827
Filing Date	January 3, 2002
First Named Inventor	Dean A. Seifert
Art Unit	3693
Examiner Name	Jason M. Borlinghaus
Attorney Docket Number	34250-1247

U. S. PATENTS

Examiner Initials*	Cite No.	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		4,523,087	06-11-1985	Benton
		5,021,967	01-04-1991	Smith
		5,448,043	09-01-1995	Nakano et al.
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		6,761,309	06-24-2004	Stoutenburg, et al.
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Examiner Signature			Date Considered	

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Sheet	2	of	5	Attorney Docket Number	34250-1247

U. S. PATENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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		5,691,525	11-25-1997	Aoki et al.
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Sheet	4	of	5		

FOREIGN PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and-or country where published.	T ²
		Disclosure Under 37 CFR § 1.56 dated September 26, 2008, filed for Serial No. 10/037,827.	
		BERNSTEIN, Phillip A.; Newcomer, Eric, Principles of Transaction Processing for the Systems Professional, Morgan Kaufmann Publishers, 1997, p. 24.	
		International Search Report for PCT/US2002/039933, mailed November 5, 2004.	
		International Search Report for PCT/US2002/040556, mailed July 15, 2003.	
		International Preliminary Examination Report mailed August 28, 2002 and Search Report mailed May 31, 2001 for PCT/US2000/041572.	
		New commercial services from Western Union allow businesses to directly transfer money internationally; User companies can now send or receive money at their own offices through on-line connection to world's largest international money transfer network, Business Wire, 16 October 1995, page 1.	
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